Board of Education and Town

Monthly Health Insurance Reserve Report

Cash Flow Analysis - January 2026

	BOE	Town	Balance
Balance 12/31/24	1,665,773.36	300,872.38	1,966,645.75
Employer Contribution*		114,257.93	
Sewer & Water		6,309.33	
Café	7,114.31		
Employee Contributions**	155,979.12	25,248.62	
Interest	3,059.36	913.84	
TD Bank Deposit Slip Order	(16.91)		
Employer HSA contributions	(3,125.00)	(30,575.00)	
Third Party Admininstrator Fees	(3,986.50)	(1,039.50)	
Aegle Capital Stop Loss	(1,176.00)	(280.00)	
H&M Billing Stop Loss Dec & Jan	(142,441.74)	(36,175.68)	
Aegle Stop Loss Reimb	36,747.73		
Administrative Costs	(7,434.94)	(1,256.49)	
Pharmacy Rebates	120,533.18		
Claims (thru 1/31/25)	(699,605.95)	(41,669.51)	
Balance 1/31/25	1,131,420.02	336,605.92	1,468,025.95

* The employer portion is determined at the start of year and divided by 12 so each month the
** Employees portion of the health insurance premium collected for the month